

Case Number 05-44481 Document #14705 Objection

February 11, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005  
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this is an OBJECTION to that document and file it as a motion to object to document #14705.**

Document #14705 was filed with no previous warning to any of the retirees of Delphi Corporation, and only made known to us via letter on February 5, 2009. This gave retirees a mere twelve days to file our objections.

Many of the recent retirees of Delphi were retired by the company and not by choice of the employee. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with the latest development (loss of healthcare) which will cause financial hardship for every employee, and ultimately the communities in which we live. In my case and due to my age, I could either retire with 18 years and have health care, or go on the roles of the unemployed – to draw unemployment checks from an already over taxed governmental system and have no health care. I chose retirement. I have very actively sought for work to supplement my significantly reduced retirement. With the economy as it is, I haven't secured employment although actively looking for the last 3 ½ months. **The hard fact is my entire retirement check will not cover the projected health care costs for my wife and I. The real issue is choices.... Do my wife and I eat and have a roof over our heads, or do we have health care?**

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at age 65 for all retirees. This cost is a decreasing cost to the company as each one of us reaches that 65 age milestone. In my case, that will be in 4 ½ years.

Please know that each of the 15000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to **REJECT** this motion.

Sincerely yours,



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